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Attorneys for Defendant Wells Fargo Bank, N.A.

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA**

*In re Wells Fargo Mortgage Discrimination
Litigation*

CASE NO. 3:22-cv-00990-JD

**DECLARATION OF ALICIA A.
BAIARDO IN SUPPORT OF
DEFENDANT WELLS FARGO BANK,
N.A.'S MOTION TO EXCLUDE
CERTAIN TESTIMONY OF AMANDA
KURZENDOERFER AND MICHAEL
WALLACE**

The Honorable James Donato

1 I, Alicia A. Baiardo, hereby declare, under penalty of perjury, as follows:

2 1. I am a partner at McGuireWoods LLP, counsel for Defendant Wells Fargo Bank, N.A.
3 (“Wells Fargo”) in this matter. I make this declaration based on my personal knowledge and in support
4 of Wells Fargo’s Motion to Exclude Testimony of Amanda Kurzendoerfer and Michael Wallace.

5 2. I am personally familiar with the facts set forth in this declaration. If called as a witness, I
6 could and would competently testify to the matters stated herein.

7 3. Attached as **Exhibit 1** is a true and correct copy of excerpts of the April 9, 2024
8 deposition of Amanda Kurzendoerfer, Ph.D.

9 4. Attached as **Exhibit 2** is a true and correct copy of the Declaration of Carlyn Irwin.

10 5. Attached as **Exhibit 3** is a true and correct copy of excerpts of the April 5, 2024
11 deposition of Carlyn Irwin.

12 6. Attached as **Exhibit 4** is a true and correct copy of excerpts of the March 26, 2024
13 deposition of Michael Wallace.

14 7. Attached as **Exhibit 5** is a true and correct copy of the Declaration of Marsha J.
15 Courchane in Opposition to Plaintiffs’ Motion for Class Certification.

16 8. Attached as **Exhibit 6** is a true and correct copy of an excerpt of Fannie Mae’s Selling
17 Guide titled “B3-2-01, General Information on DU (05/05/2021),” found at [https://selling-](https://selling-guide.fanniemae.com/sel/b3-2-01/general-information-du)
18 [guide.fanniemae.com/sel/b3-2-01/general-information-du](https://selling-guide.fanniemae.com/sel/b3-2-01/general-information-du) (last visited May 23, 2024).

19 9. Attached as **Exhibit 7** is a true and correct copy of an excerpt of Fannie Mae’s Selling
20 Guide titled “B3-2-06, Approve/Ineligible Recommendations (02/01/2023),” found at [https://selling-](https://selling-guide.fanniemae.com/sel/b3-2-06/approveineligible-recommendations)
21 [guide.fanniemae.com/sel/b3-2-06/approveineligible-recommendations](https://selling-guide.fanniemae.com/sel/b3-2-06/approveineligible-recommendations) (last visited May 23, 2024).

22 10. Attached as **Exhibit 8** is a true and correct copy of an excerpt of Freddie Mac’s Selling
23 Guide titled “5101.3 Loan Product Advisor Risk Class,” found at
24 <https://guide.freddiemac.com/app/guide/section/5101.3> (last visited May 23, 2024).

25 11. Attached as **Exhibit 9** is a true and correct copy of Exhibit 25 to Freddie Mac’s Selling
26 Guide, titled “Mortgages with Risk Class and/or Minimum Indicator Score Requirements,” available for
27 download at <https://guide.freddiemac.com/app/guide/exhibit/25> (last visited May 23, 2024).

1 12. Attached as **Exhibit 10** is a true and correct copy of excerpts of the November 21, 2023
2 deposition of Paul Martin.

3 13. Attached as **Exhibit 11** is a true and correct copy of excerpts of the January 31, 2024
4 deposition of Christopher Williams.

5
6 Dated: May 23, 2024

By: /s/ Alicia A. Baiardo

Alicia A. Baiardo

7 *Attorney for Defendant*
8 *Wells Fargo Bank, N.A.*

CERTIFICATE OF SERVICE

I hereby certify that on May 23, 2024, I electronically filed the foregoing document entitled
**DECLARATION OF ALICIA A. BAIARDO IN SUPPORT OF DEFENDANT WELLS FARGO
BANK, N.A.'S MOTION TO EXCLUDE CERTAIN TESTIMONY OF AMANDA
KURZENDOERFER AND MICHAEL WALLACE** with the Clerk of the Court for the United States
District Court, Northern District of California using the CM/ECF system and served a copy of same
upon all counsel of record via the Court's electronic filing system.

Dated: May 23, 2024

By: /s/ Alicia A. Baiardo
Alicia A. Baiardo